

**Amendments to the Replacement Specification and Marked Up Specification**

Please replace paragraph [3] with the following paragraph in the Replacement Specification:

5 [3] This invention relates generally to a mortgage loan data and financial services processing  
system and more particularly a method and system for a loan broker for enabling real estate agents,  
mortgage bankers, mortgage brokers, banks, institutions, CPAs, attorneys, home builders, direct  
consumers and other mortgage and non-mortgage related persons to originate a real estate loan or  
mortgage transaction for potential home buyers or homeowners in compliance with RESPA and  
10 other regulatory agencies. The present invention also enables the origination of equipment leases,  
insurance, investments and the like.

Please replace paragraph [3] with the following paragraph in the Marked-up Specification:

15 [3] This invention relates generally to a mortgage loan data and financial services processing  
system and more particularly a method and system for a loan broker for enabling real estate agents,  
mortgage bankers, mortgage brokers, banks, institutions, CPAs, attorneys, home builders, direct  
consumers and other mortgage and non-mortgage related persons to originate a real estate loan or  
mortgage transaction for potential home buyers or homeowners in compliance with RESPA and  
20 other regulatory agencies. The present invention also enables the origination of equipment leases,  
insurance, investments and the like.

Please replace paragraph [27] with the following paragraph in the Marked-up Specification:

25 [27] ~~DETAILED DESCRIPTION~~ BEST MODE OF CARRYING OUT THE INVENTION